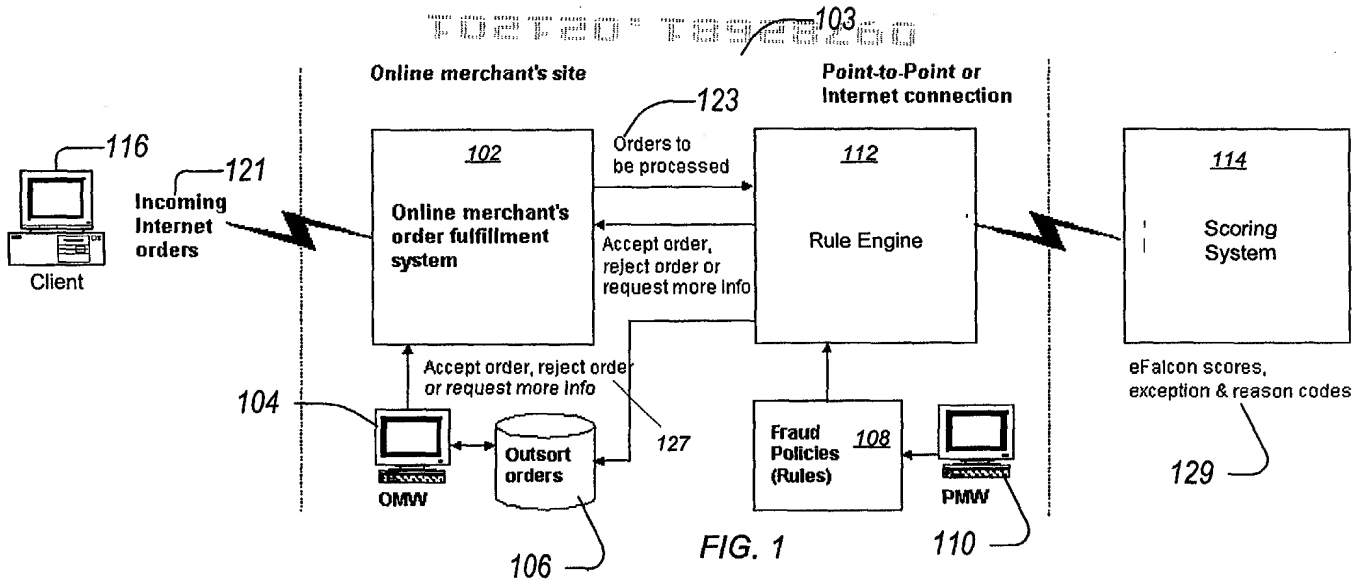
103
Online merchant's site
Point-to-Point or Internet connection
123
116
121
102
Orders to be processed
112
114
Incoming Internet orders
Online merchant's order fulfillment system
Rule Engine
Scoring System
Client
Accept order, reject order or request more info
Accept order, reject order or request more info
104
127
Outsort orders
Fraud Policies (Rules)
108
OMW
PMW
eFalcon scores, exception & reason codes
129
106
110

FIG. 1

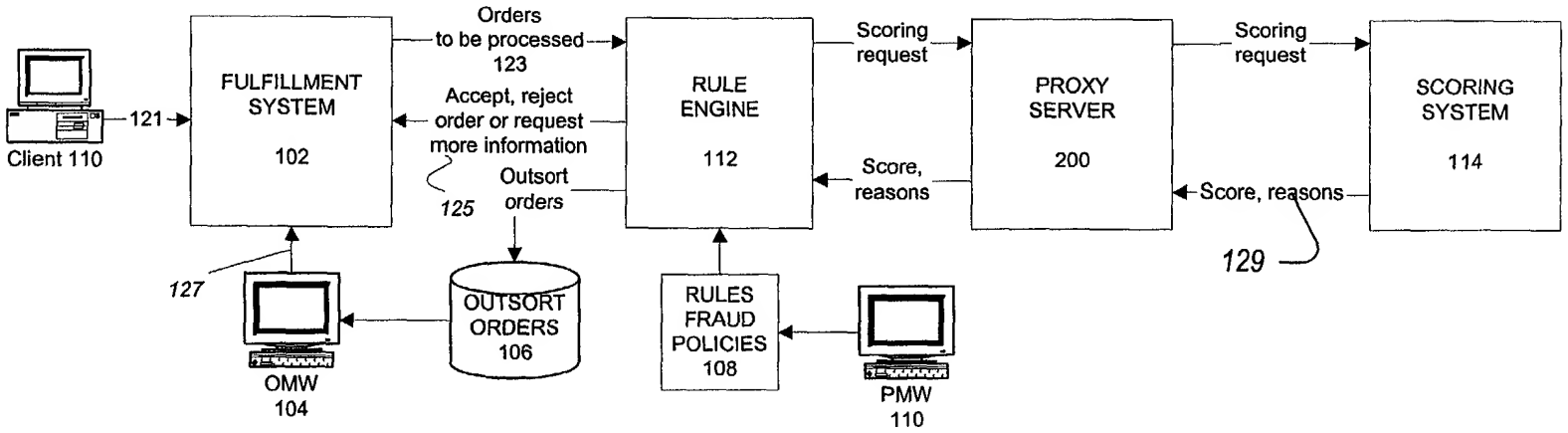
Orders to be processed 123
Scoring request
Scoring request
121
FULFILLMENT SYSTEM 102
RULE ENGINE 112
PROXY SERVER 200
SCORING SYSTEM 114
Client 110
Accept, reject order or request more information
Score, reasons
Score, reasons
125
Outsort orders
129
127
OUTSORT ORDERS 106
RULES FRAUD POLICIES 108
OMW 104
PMW 110

FIG. 2

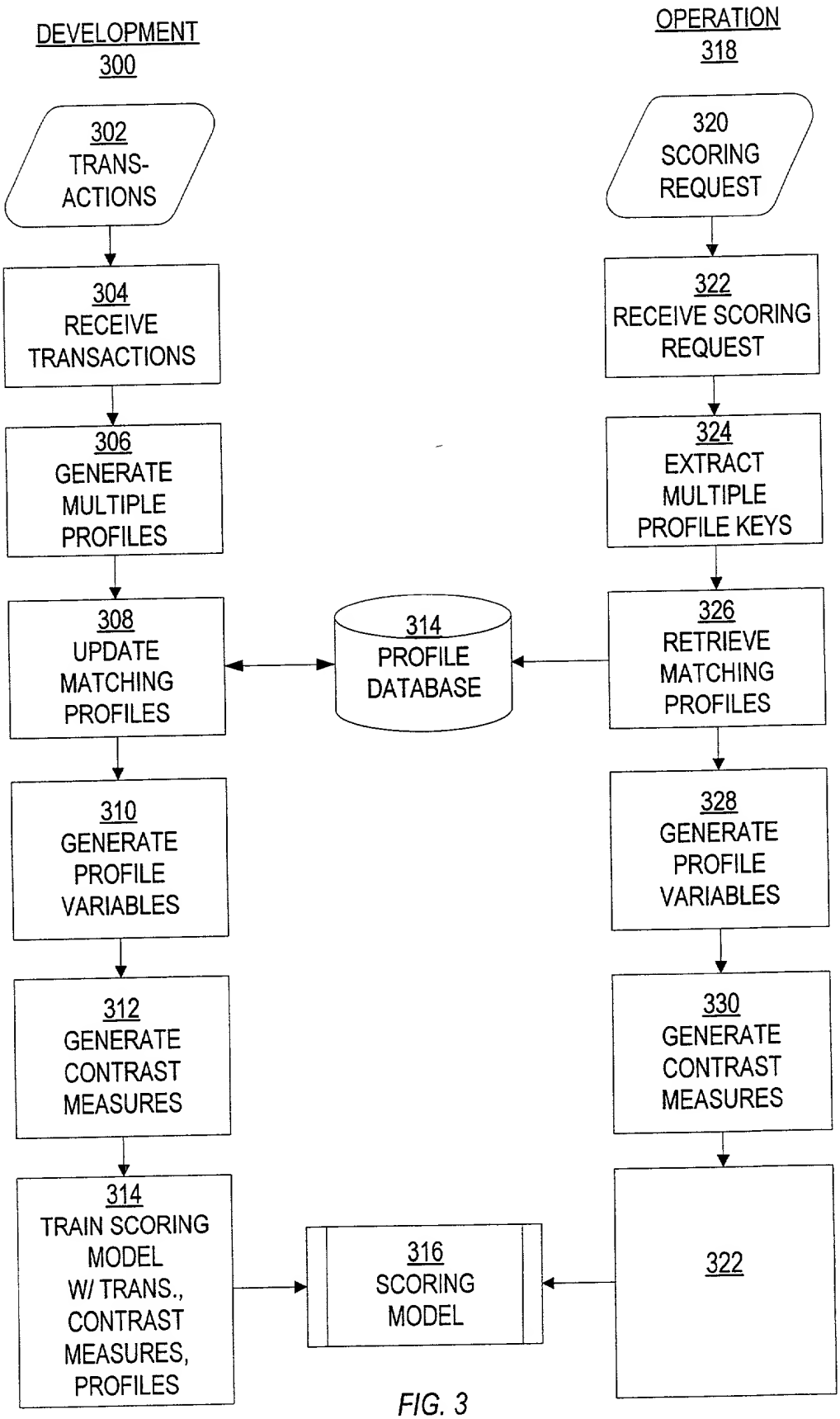
DEVELOPMENT
300
302
TRANS-
ACTIONS
304
RECEIVE
TRANSACTIONS
306
GENERATE
MULTIPLE
PROFILES
308
UPDATE
MATCHING
PROFILES
310
GENERATE
PROFILE
VARIABLES
312
GENERATE
CONTRAST
MEASURES
314
TRAIN SCORING
MODEL
W/ TRANS.,
CONTRAST
MEASURES,
PROFILES
314
PROFILE
DATABASE
316
SCORING
MODEL
OPERATION
318
320
SCORING
REQUEST
322
RECEIVE SCORING
REQUEST
324
EXTRACT
MULTIPLE
PROFILE KEYS
326
RETRIEVE
MATCHING
PROFILES
328
GENERATE
PROFILE
VARIABLES
330
GENERATE
CONTRAST
MEASURES
322

FIG. 3

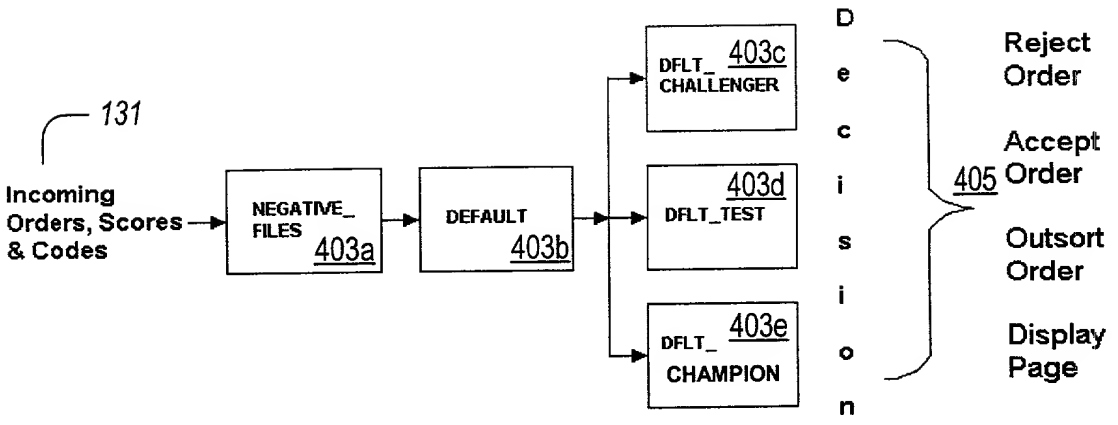
131
Incoming Orders, Scores & Codes
NEGATIVE_ FILES 403a
DEFAULT 403b
DFLT_ CHALLENGER 403c
DFLT_TEST 403d
DFLT_ CHAMPION 403e
Decision
405
Reject Order
Accept Order
Outsort Order
Display Page

FIG. 4

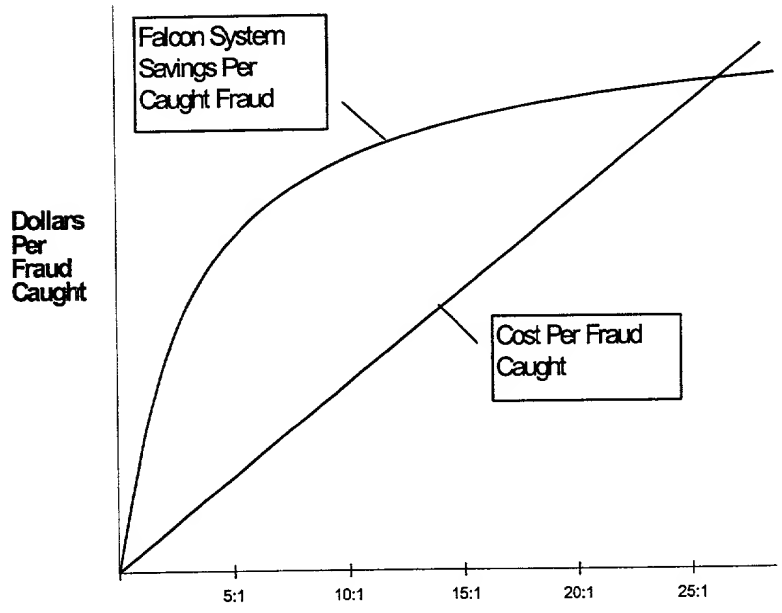
Falcon System Savings Per Caught Fraud
Cost Per Fraud Caught
Dollars Per Fraud Caught
5:1
10:1
15:1
20:1
25:1

FIG. 5

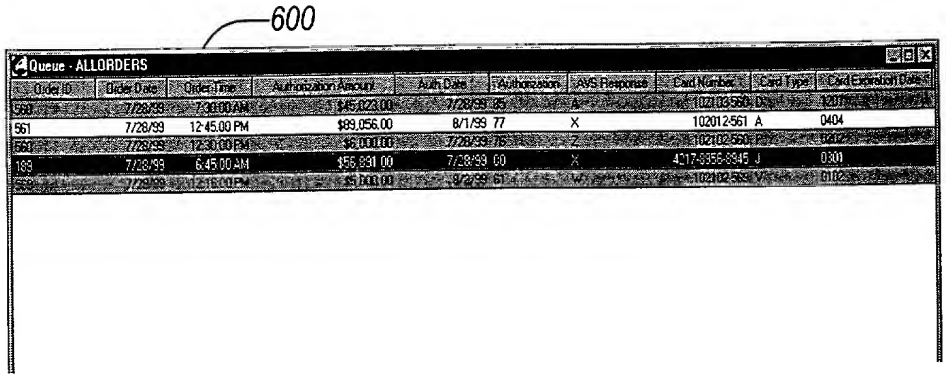
600
Queue - ALLORDERS
Order ID
Order Date
Order Time
Authorization Amount
Auth Date
Authorization
AVS Response
Card Number
Card Type
Card Expiration Date
561 7/28/99 12:45:00 PM $89,056.00 8/1/99 77 X 102012-561 A 0404
189 7/28/99 6:45:00 AM $56,891.00 7/28/99 00 X 4217-8956-8945 J 0300

FIG. 6

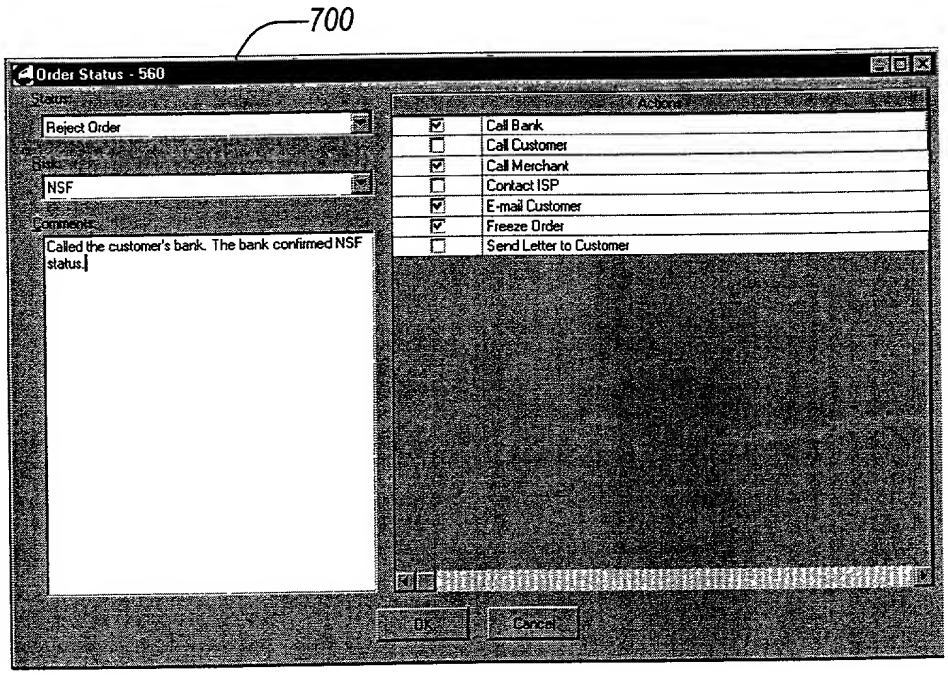
700
Order Status - 560
Status:
Reject Order
Reason:
NSF
Comments:
Called the customer's bank. The bank confirmed NSF status.
Actions
Call Bank
Call Customer
Call Merchant
Contact ISP
E-mail Customer
Freeze Order
Send Letter to Customer
OK
Cancel

FIG. 7

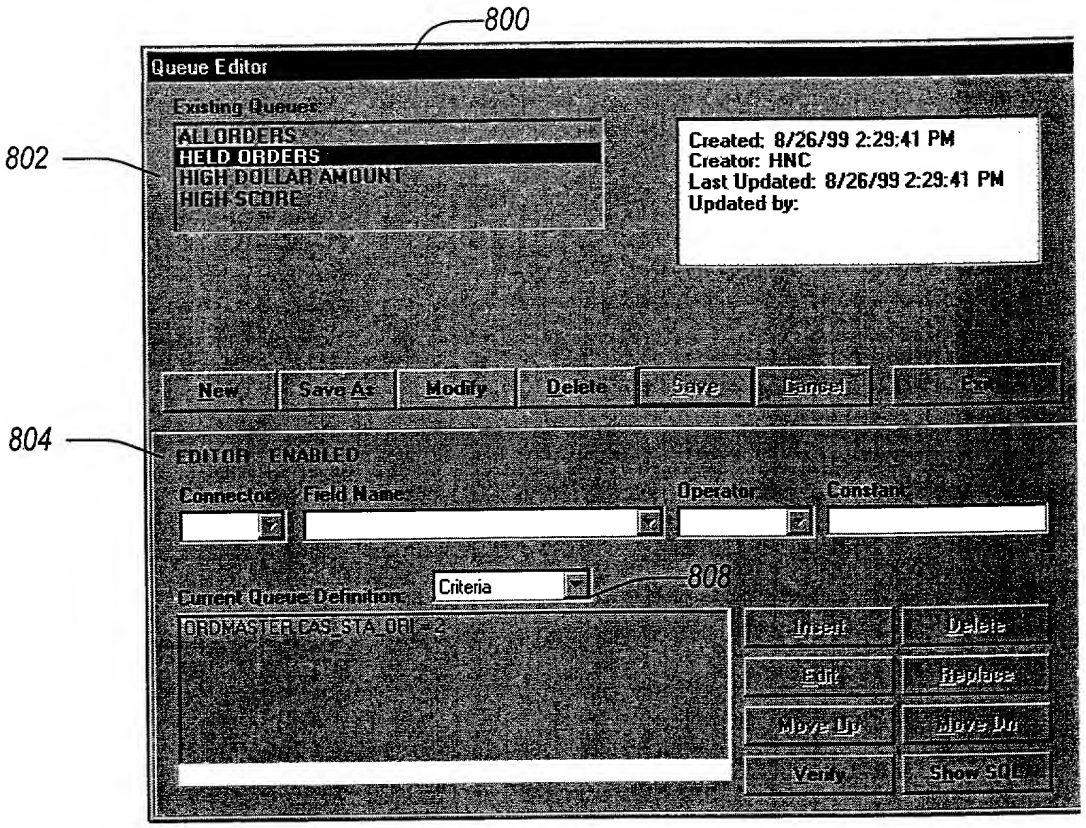
800
Queue Editor
Existing Queues:
ALLORDERS
HELD ORDERS
HIGH DOLLAR AMOUNT
HIGH SCORE
802
Created: 8/26/99 2:29:41 PM
Creator: HNC
Last Updated: 8/26/99 2:29:41 PM
Updated by:
New
Save As
Modify
Delete
Save
Cancel
804
EDITOR - ENABLED
Connector
Field Name:
Operator
Constant
Criteria
808
Current Queue Definition:
Insert
Delete
Edit
Replace
Move Up
Move Dn
Verify
Show SQL

FIG. 8

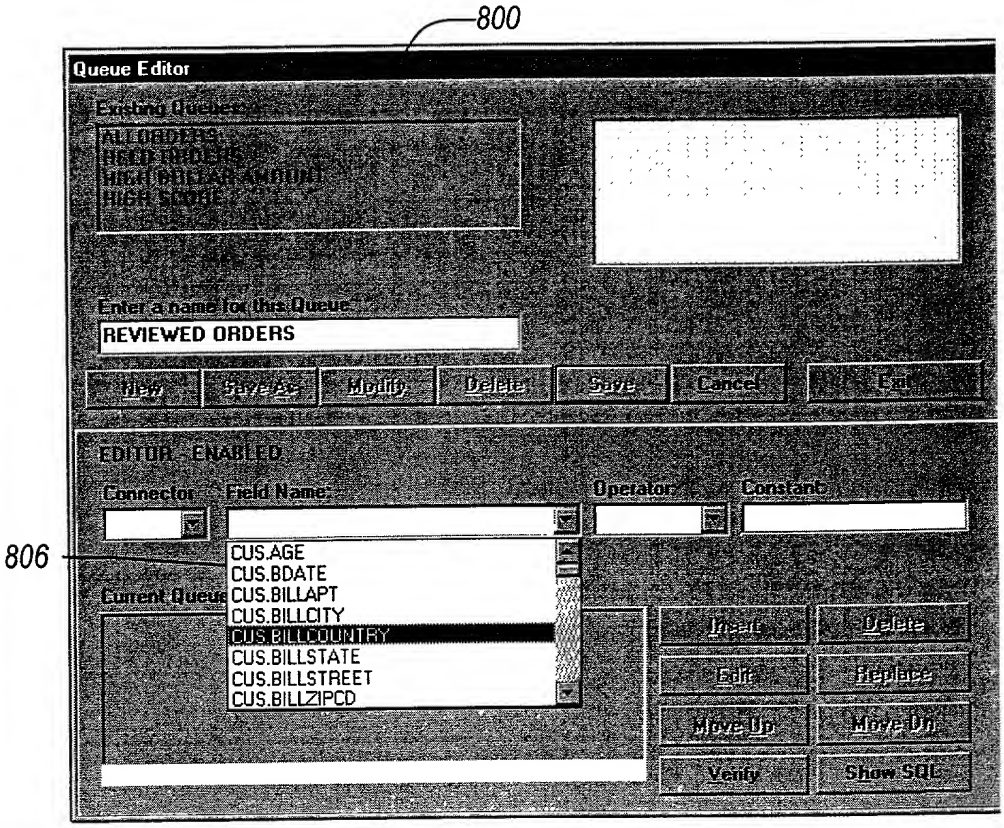
800
Queue Editor
Existing Queues:
Enter a name for this Queue:
REVIEWED ORDERS
New
Save As
Modify
Delete
Save
Cancel
EDITOR - ENABLED
Connector
Field Name:
Operator
Constant
806
CUS.AGE
CUS.BDATE
CUS.BILLAPT
CUS.BILLCITY
CUS.BILLCOUNTRY
CUS.BILLSTATE
CUS.BILLSTREET
CUS.BILLZIPCD
Insert
Delete
Edit
Replace
Move Up
Move Dn
Verify
Show SQL

FIG. 9

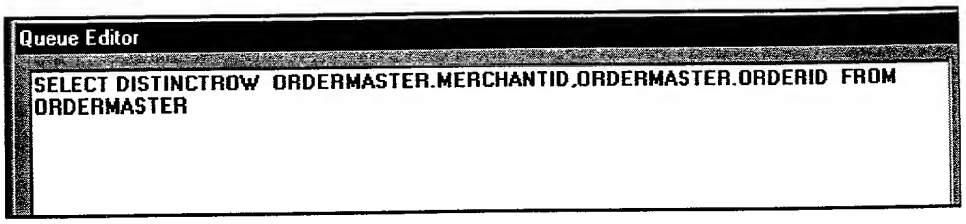

FIG. 10

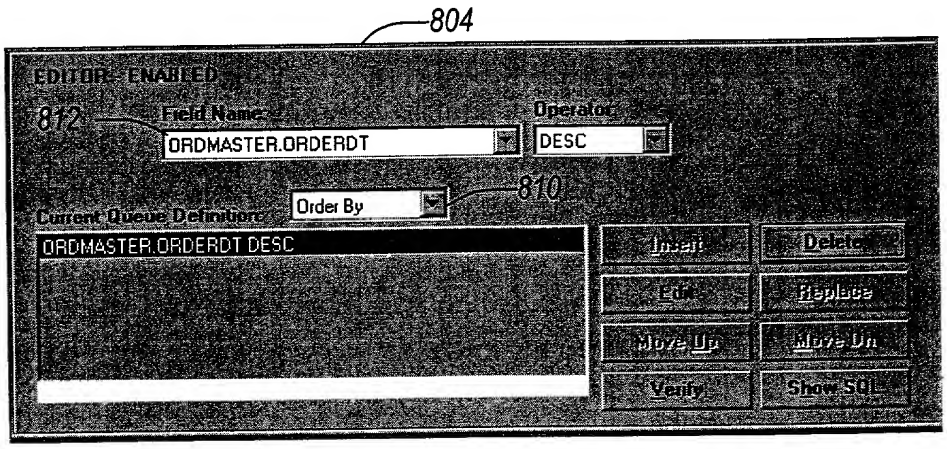

FIG. 11

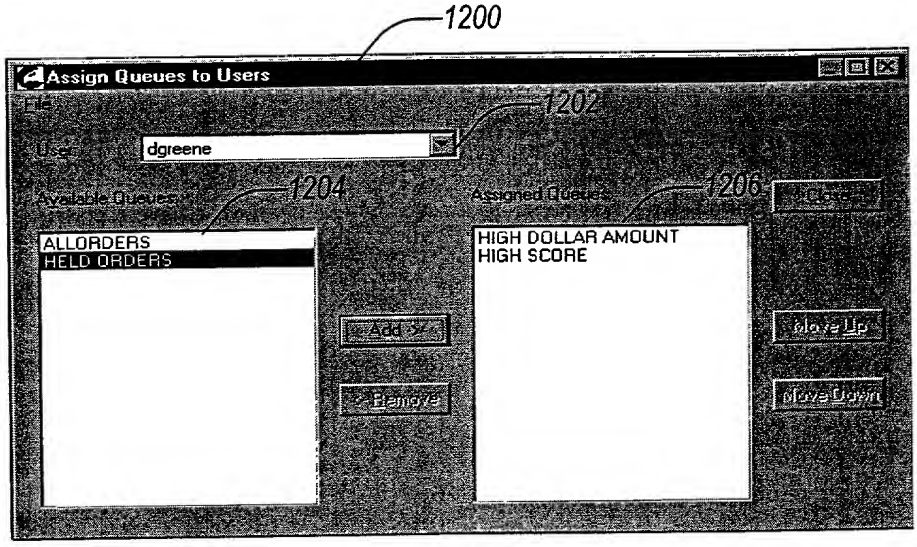

FIG. 12

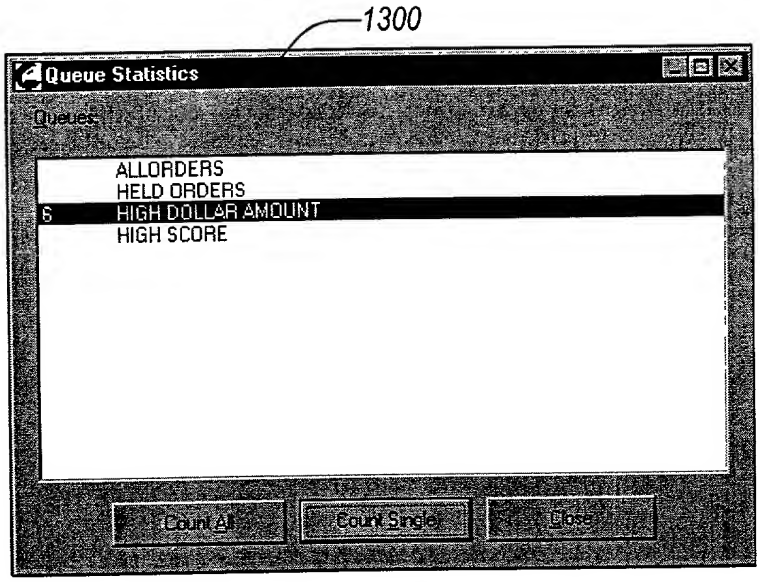
1300
Queue Statistics
Queues
ALLORDERS
HELD ORDERS
6 HIGH DOLLAR AMOUNT
HIGH SCORE
Count All
Count Single
Close

FIG. 13